



BUSINESS ACCOUNT DISCLOSURE

EFFECTIVE RATE DATE: 09/05/2025

EFFECTIVE OPEN DATE:

Account Type:

Member Number:		Member Name:		EFFECTIVE OPEN DATE:					Account Type:
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT / TRANSACTION LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn Stated APY	Balance Method to Calculate Dividends	
Small Business Checking	Does not pay dividends	None	None	None	\$50.00	None	None	None	Drafts/checks per month: Up to 99 drafts/checks No charge 100 drafts/checks and more \$0.20 each Statements: Electronic Statements No Charge Paper Statements \$5.00 / month
Business Share Draft (Checking)	See Rates	Monthly	Monthly	Monthly	None	None	\$1,000.00	Average Daily Balance	Drafts/checks per month: Up to 40 drafts/checks \$6.25 / month 41 drafts/checks and more \$0.15 each
Small Business Savings	See Rates	Monthly	Monthly	Monthly	\$50.00	None	\$500.00	Average Daily Balance	Statements: Electronic Statement No charge Paper Statements - \$5.00 monthly
Business Money Market	See Rates	Daily	Monthly	Monthly	\$1,000.00	\$2,500.00	\$0.01	Daily Balance	\$10.00 monthly service fee. Waived if the minimum balance is met. \$100.00 minimum deposit & withdrawal required per transaction.

BUSINESS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Business Disclosure are share/savings, share draft/checking and money market accounts.

1. **RATE INFORMATION** — The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.
2. **NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that Horizon Credit Union anticipates paying for the applicable dividend period.
3. **BALANCE INFORMATION** — Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the end of day balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

For the Business Money Market: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The daily balance is the balance in the account at the end of each day. The period we use is the calendar month.

For the Small Business Checking — This account does not pay dividends.

4. **ACCRUAL OF DIVIDENDS on Noncash Deposit** — Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
5. **ACCOUNT LIMITATIONS** — Account limitations are listed on page one of this disclosure for each product.
6. **TRANSACTION LIMITATIONS** — Transaction limitations are listed on page one of this disclosure for each product.

We reserve the right to 1) require you to notify us of your intention to withdraw current funds on deposits from this account and 2) disburse to you any requested funds on deposit within a reasonable time, including but not limited to a minimum of 7 days (excluding weekends and holidays) from the date of notice of intention to withdraw funds.

7. **MEMBERSHIP REQUIREMENT** — You must complete a payment of a \$20.00 membership fee as a condition of admission to membership. For other fees see our Common Fee Schedule.
8. **Unlawful Internet Gambling Enforcement Act Notice** — Horizon Credit Union is required to comply with the provisions of the Unlawful Internet Gambling Enforcement Act (UIGEA) and its implementing regulations, Regulation GG (Prohibition on Funding of Unlawful Internet Gambling). This notification is to inform you that restricted transactions, as defined under the UIGEA and its regulations, are prohibited from being processed through your account while you maintain a relationship with us. Restricted transactions include transactions in which any person, namely Horizon Credit Union, accepts credit, funds, instruments, or other proceeds thereof from another person in connection with unlawful Internet gambling. By opening/maintaining an account at Horizon Credit Union, you agree not to use the account, any access device or service made available to you through your account for conducting any illegal activity including unlawful Internet gambling. Horizon Credit Union may terminate your account relationship for engaging in unlawful Internet gambling or other illegal activities conducted through your account.



Mailing and Contact Information:

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